

PLANNING FOR

# Risk Management

BRINGING EFFICIENCIES AND COLLABORATION  
TO AGRICULTURE



GrainBridge  
*Manage With Confidence*



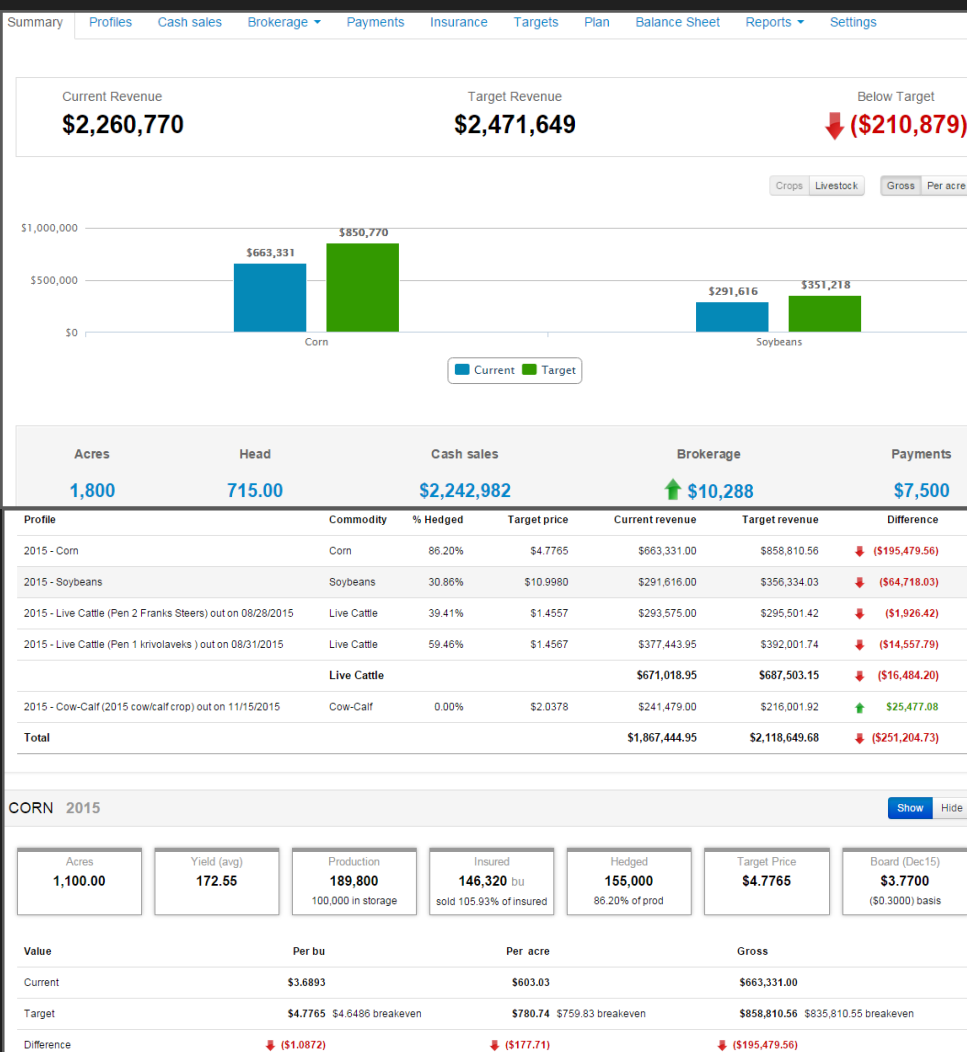
## WHO WE ARE:

- ESTABLISHED IN 2007
- OUR BACKGROUND
  - AGRICULTURE
  - FINANCIAL SOFTWARE
  - RISK MANAGEMENT
- OVER 8,000 USERS ON GRAINBRIDGE

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### MISSION:

TO PROVIDE INDUSTRY LEADING RISK MANAGEMENT SOFTWARE ALLOWING AGRIBUSINESSES AND PRODUCERS TO WORK COLLECTIVELY IN MINIMIZING RISK AND MAXIMIZING PROFITS.



# WHAT GRAINBRIDGE OFFERS:

- TRANSPARENCY & COLLABORATION
- BUDGETING & MARKETING PLANS
- MONITOR CASH, FUTURES & OPTION POSITIONS
- INTEGRATION OF CROP INSURANCE
- ANALYTICS FOR STRESS TESTING THE AG PORTFOLIO

## GRAINBRIDGE APPLICATION



## Key features of the Risk Management system

- Convenience of an online system, safe-secure and mobile friendly.
- Comprehensive crop and livestock plan that incorporates break-even and profit targets.
- Tracking system to manage cash, futures, options & payments with a real look at your on-farm profitability. Current Market Values (CMV) updated daily.
- Profitability reports compare current profitability against target benchmarks.
- Stress test the business with the What-if Simulator to determine best case profit scenarios, estimated indemnity payment and overall risk exposure to price and yield volatility.

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### TESTIMONIAL:

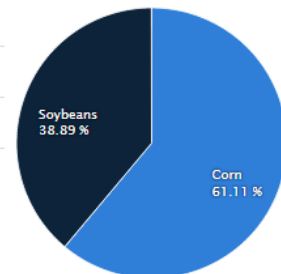
“RESEARCH OF MULTIPLE PRODUCTS AND TOOLS SHOWED THAT GRAINBRIDGE WAS THE BEST IN ITS CLASS.”

*B. Green  
Financial Lending Institution  
Omaha, NE*

 Add crop  Add livestock  Order profiles

### Crops

Crop	Acres	Yield (avg.)	Production	View
Corn (2014)	1,100.0	172.55	189,800.00	<a href="#">View</a>
Soybeans (2014)	700.0	46.29	32,400.00	<a href="#">View</a>
Total	1,800.0			



### Live Cattle

Description	Out date	Head	In weight	Out weight	Daily gain	Days in feed	Sellable	
Live Cattle (Pen 1)	12/29/2014	200.00	900.00	1,300.00	3.00	134	195.00	<a href="#">View</a>

### Dairy

Description	Prod.range	All cows	Lactating	lbs/day/cow	Production	Calves	Culls	
Milk (2014 Milk Production)	12/01/13 - 11/30/14	400.00	360.00	70.0000	9,198,000.00	320.00	42.00	<a href="#">View</a>

### Cow-Calf

Commodity	Cows	Calving	Sale	Steers	Heifers	Culls	
Cow-Calf (2014 cow/calf crop)	200.00	03/15/14	11/15/14	100.00 @ 625.00 lbs	100.00 @ 585.00 lbs	0.00	<a href="#">View</a>

[Plan targets](#)[Expenses per acre](#)[Expenses per head](#)[Expenses - Gross](#)[Incomes](#)[Profit goals](#)[Full Screen](#)

Corn (2014)

**\$4.6026** per bu

Soybeans (2014)

**\$10.7434** per bu

Live Cattle (Pen 1)

**\$1.6813** per lb  
(\$1.5235 breakeven)

Insurance

\$ 15,000.00



\$6,346.15 (42.31%) ▼

\$4,038.46 (26.92%) ▼

\$1,153.85 (7.69%) ▼

Not including crop insurance.

Utilities

\$ 8,000.00



\$3,384.62 (42.31%) ▼

\$2,153.85 (26.92%) ▼

\$615.38 (7.69%) ▼

Not including irrigation energy.

Marketing Services

\$ 4,000.00



\$1,692.31 (42.31%) ▼

\$1,076.92 (26.92%) ▼

\$307.69 (7.69%) ▼

Amount you pay for marketing services – ie: ... [more...](#)

Taxes

\$ 15,000.00



\$6,346.15 (42.31%) ▼

\$4,038.46 (26.92%) ▼

\$1,153.85 (7.69%) ▼

All taxes you expect to pay.

Repairs

\$ 40,000.00



\$16,923.08 (42.31%) ▼

\$10,769.23 (26.92%) ▼

\$3,076.92 (7.69%) ▼

Expected repairs for equipment and facilities. [more...](#)

Term Debt Payments

\$ The total amount of principal and interest you... [more...](#)

Equipment

\$ 60,000.00



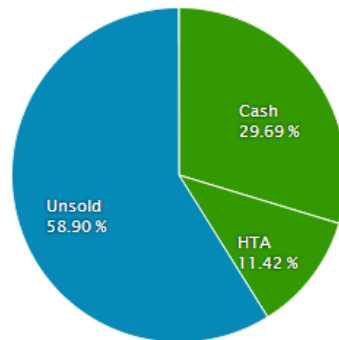
\$25,384.62 (42.31%) ▼

\$16,153.85 (26.92%) ▼

\$4,615.38 (7.69%) ▼

Corn

	Qty	% Prod	Price	Value
Cash	65,000	29.69%	\$5.1423	\$334,250.00
Basis	0	0.00%	\$0.0000	\$0.00
HTA	25,000	11.42%	\$5.6500	\$141,250.00
Sold	90,000	41.10%	\$5.2833	\$475,500.00
Unsold ?				
(\$0.2000) basis <a href="#">(change)</a>	128,960	58.90%	\$3.5350	\$455,873.60
Total Cash	218,960	100.00%	\$4.2536	\$931,373.60



218,960 bu

SELLABLE PRODUCTION

152,640 bu

58.96% of sold amount

INSURED AMOUNT

+Add sale

Export to csv

Buyer	Crop	Type	Qty.	Price	Delivery (by start)	Sale date	Reference
<a href="#">Circle 5 Feedyard</a>	Corn	Cash	25,000.00	\$4.8000	09/21/14 - 09/30/14	06/02/14	<a href="#">View</a>
<a href="#">CRC Grain</a>	Corn	HTA	15,000.00	\$5.7500 Dec 14	10/01/14 - 10/31/14	12/13/13	Pacer Accumulator <a href="#">View</a>
<a href="#">UC Cooperative</a>	Soybeans	Cash	5,000.00	\$12.0000	10/01/14 - 10/31/14	09/12/13	<a href="#">View</a>

## REVENUE SUMMARY

Show Hide

Profile	Commodity	% Hedged	Target price	Current revenue	Target revenue	Difference
2014 - Corn	Corn	70.75%	\$4.7245	\$863,884.25	\$901,434.60	↓ (\$37,550.35)
2014 - Soybeans	Soybeans	40.32%	\$11.6667	\$407,052.00	\$434,001.24	↓ (\$26,949.24)
Total				\$1,270,936.25	\$1,335,435.84	↓ (\$64,499.59)

## CORN 2014

Show Hide

Acres <b>1,080.00</b>	Yield (avg) <b>176.67</b>	Production <b>190,800</b> 100,000 in storage	Insured <b>152,640 bu</b> sold 88.44% of insured	Hedged <b>135,000</b> 70.75% of prod	Target Price <b>\$4.7245</b> \$4.4415 breakeven	Board (Dec14) <b>\$3.7350</b> (\$0.2000) default basis
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Value	Per bu	Per Acre	Gross
Current	<b>\$4.5277</b>	<b>\$799.89</b>	<b>\$863,884.25</b>
Target	<b>\$4.7245</b> \$4.4415 breakeven	<b>\$834.66</b> \$784.67 breakeven	<b>\$901,434.60</b> \$847,440.00 breakeven
Difference	↓ (\$0.1968)	↓ (\$34.77)	↓ (\$37,550.35)



## REVENUE SUMMARY




[Show](#)
[Hide](#)

Profile	Commodity	% Hedged	Target price	Current revenue	Target revenue	Difference
Live Cattle (Pen 2) out on 08/11/2014	Live Cattle	30.39%	\$1.3717	\$387,048.23	\$361,111.61	 \$25,936.62

## LIVE CATTLE (PEN 2) OUT ON 08/11/2014

[Show](#)
[Hide](#)

Head <b>200</b>	Out date/weight <b>08/11/2014</b> <b>1,350.00 lb</b>	Sellable <b>195</b> 5 loss	In date/weight <b>12/05/2013</b> <b>600.00 lb</b>	Weight <b>263,250</b> 3.00 (lb) daily grain	Hedged <b>80,000</b> 30.39% of prod	Target Price <b>\$1.3717</b> \$1.2977 breakeven	Board (Aug14) <b>\$1.4965</b> (\$0.0200) default basis
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Value	Per lb	Per Head	Gross
Current	\$1.4703	\$1,984.86	\$387,048.23
Target	\$1.3717 \$1.2977 breakeven	\$1,851.85 \$1,751.85 breakeven	\$361,111.61 \$341,611.63 breakeven
Difference	 \$0.0985	 \$133.01	 \$25,936.62

## Reports

Risk Management

What-if Analysis

Plan

Select client

DEMO FARMER

Select crop profile

× 2014 All Crops

Select livestock profile

× Feeder Cattle (Heifer Calf Crop) out 10/10/2014

Board prices

Yield

Insurance

Basis / Price

Targets

[Reset all board prices](#)

Commodity	Futures month	What-if price	Current price
Corn	Dec 14	\$ 3.73500	\$3.73500
Soybeans	Nov 14	\$ 10.56000	\$10.56000
Feeder Cattle	Oct 14	\$ 2.12500	\$2.12500



# Manage What You Know

**“DO NOT LET WHAT YOU CANNOT MANAGE  
INTERFERE WITH WHAT YOU CAN MANAGE”**

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